



VETERANS

**benefits
&
services**

FEDERAL, STATE, AND LOCAL PROGRAMS

This booklet has been compiled especially for veterans and their families to fulfill three important purposes:

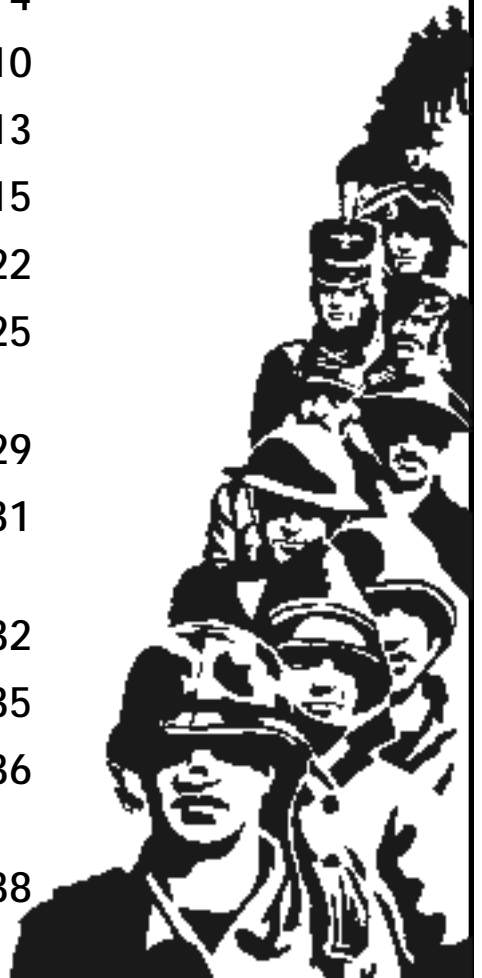
- *To provide information concerning veterans benefits and services available through federal, state, and local agencies;*
- *To provide veterans and their families with links to direct sources, both computer-based and professional, knowledgeable counselors, for answers to specific questions; and*
- *To assist veterans in communicating more effectively with their elected representatives.*

It is indeed a pleasure to serve veterans who gave so much of themselves to preserve the freedoms we enjoy today. Your sacrifices have given us the security of peace in our homeland and abroad, as well as preserving and protecting our constitutional right of self-government, for which we are very grateful.

Much of the information contained in this booklet is taken from Federal Benefits for Veterans and Dependents, 2004 Edition, U.S. Department of Veterans Affairs and from applicable state statutes. It is by no means exhaustive, but is intended as an introduction to the many programs and services available. Please feel free to contact the sources cited for more detailed information. Another excellent source for information on state veterans programs is Michigan's Veterans Programs, A Fiscal Focus, prepared by the Michigan House Fiscal Agency, November 2000.

TABLE OF CONTENTS

Eligibility	3
Education and Training	4
Employment	10
Monetary Assistance	13
Health Care Benefits	15
Home and Insurance	22
Survivor Benefits	25
Michigan's Congressional Delegation	
109th Congress	29
Michigan State Senate—2003-2006	31
Michigan House of Representatives—	
2005-2006	32
Agency Listings	35
Veterans Service Organizations	36
U.S. Department of Veterans Affairs	
Medical Facilities	38
Michigan Department of Military	
and Veterans Affairs	39
Where to Find More Veterans Information	39



Prepared by the Michigan Legislature

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ELIGIBILITY

Eligibility for most Veterans Affairs (VA) benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration, or the National Oceanic and Atmospheric Administration. Current and former members of the Selected Reserve may be eligible for certain benefits, such as home loan guarantees and education, if they meet time-in-service and other criteria. Men and women veterans with similar service are entitled to the same VA benefits. Service in 30 organizations during special periods that include World Wars I and II has been certified as active military service by the Department of Defense (DoD). Members of these groups may be eligible for VA benefits if the Department of Defense certifies their service and issues a discharge under other than dishonorable conditions.

Honorable and general discharges qualify a veteran for most VA benefits. Dishonorable and bad-conduct discharges issued by general courts-martial bar VA benefits. Veterans in prison and parolees may be eligible for certain VA benefits. VA regional offices can clarify eligibility of prisoners and parolees.

Benefits provided under Michigan law require that service be terminated under honorable conditions, including general discharge, or

separation under honorable conditions. In no case will dishonorable, undesirable, or bad-conduct discharges qualify the veteran as eligible.

Any veteran, or dependent of a veteran, can request the assistance of a veterans service officer or a county veterans service office for representation to obtain federal veterans benefits. An annual appropriation is made by the State of Michigan to fund this service,

which is offered by The American Legion, AMVETS, Catholic War Veterans, Disabled American Veterans, Jewish War Veterans, Marine Corps League, Military Order of the Purple Heart, Paralyzed Veterans of America, Polish Legion of American Veterans, Veterans of Foreign Wars, and Vietnam Veterans of America—Michigan.

**INFORMATION ON
ELIGIBILITY
FOR THESE
30 ORGANIZATIONS
IS AVAILABLE FROM
THE U.S.
DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36), OR A
COUNTY VETERANS
SERVICE OFFICE.**



EDUCATION AND TRAINING

Education laws are complex. The following is only a summary. Additional information for school officials, veterans, and dependents can be found at VA's Education Services Web page (<http://www.gibill.va.gov>) or by calling 1-888-GI-BILL (1-888-442-4551).

Montgomery GI Bill (Active Duty)

Eligibility

The Montgomery GI Bill (MGIB) (Active Duty) provides a program of education benefits that may be used while on active duty or after separation from active duty. Veterans must receive a fully honorable military discharge for the period of service on which MGIB eligibility is based. Discharges "under honorable conditions" and "general" discharges do not establish eligibility. Veterans who do not receive a qualifying discharge from one period of service may qualify based on a discharge from another qualifying period of service.

All participants must have a high school diploma or equivalency certificate before applying for benefits. Completing 12 hours toward a college degree before applying for benefits also meets this requirement.

Under previous law, veterans were required to meet the high school

requirement before they completed initial active duty for training. Those who didn't may now meet the requirement and apply or reapply for benefits. If eligible, they must use their benefits within the following period:

- (1) 10 years, from the date of last discharge from active duty, or (2) by November 2, 2010, whichever is later.

Additionally, every veteran must establish eligibility under one of the following four categories.

Category 1 – Service After June 30, 1985

To be eligible under Category 1, veterans must:

have entered active duty for the first time after June 30, 1985, and not have declined MGIB in writing upon entry onto active duty. The military reduces their pay \$100 a month for 12 months of active duty. These pay reductions are not refundable. Eligible service members can use the MGIB benefit while on active duty after completing two continuous years of service. Veterans can use the MGIB benefit if they: completed three continuous years of active duty, or two continuous years of active duty if they first signed up for less than three years or have an obligation to serve four years in the Selected Reserve (the 2x4 program) and enter the Selected Reserve within one year of release from active duty.

CONTACT YOUR COUNTY VETERANS SERVICE OFFICE OR CALL THE U.S. DEPARTMENT OF VETERANS AFFAIRS AT 1-888-442-4551 FOR FURTHER INFORMATION, PARTICULARLY ON ELIGIBILITY. ADDITIONAL INFORMATION FOR SCHOOL OFFICIALS, VETERANS, AND DEPENDENTS CAN BE FOUND ON VA'S EDUCATION SERVICES WEB PAGE ([HTTP://WWW.GIBILL.VA.GOV](http://www.gibill.va.gov)).

EDUCATION AND TRAINING

Service members or veterans are barred from eligibility under Category 1, however, if they received a commission as a result of graduation from a service academy or completion of an ROTC scholarship. However, such a commission isn't a bar if the applicant: (1) received a commission after becoming eligible for MGIB benefits (including completing the minimum service requirements for the initial period of active duty); or (2) received a commission after September 30, 1996, and received less than \$3,400 during any one year under an ROTC scholarship.

Under Category 1, applicants are also barred from benefits if they declined MGIB because they received repayment from the military for education loans. If they did not decline MGIB and received loan repayments, the months served to repay the loans will be deducted from MGIB entitlement. Individuals who received loan repayments for one period of active duty can still be eligible based on another qualifying period of active duty as long as they did not decline MGIB upon entering active duty.

Early Separation

Veterans who did not complete the required period of service may still be eligible under Category 1 if discharged for one of the following reasons: (1) convenience of the government—with 30 continuous months of service for an obligation of three or more years, or 20 continuous months of service for an obligation of less than three years; (2) service-connected disability; (3) hardship; (4) a medical condition diagnosed prior to joining the service; (5) a condition that interfered with performance of duty and didn't result from misconduct; or (6) a reduction in force (in most cases). Service members planning to separate early should ensure their separation reasons are coded properly to avoid disqualification for MGIB benefits.

Category 2 – Vietnam Era GI Bill Conversion

To be eligible under Category 2, veterans must have had remaining entitlement under the

Vietnam Era GI Bill on December 31, 1989. Additionally, they must have served on active duty for any number of days during the period October 19, 1984, to June 30, 1985, and served on active duty for at least three continuous years beginning on July 1, 1985; or at least two continuous years of active duty beginning on July 1 1985, followed by a minimum of four years in the Selected Reserve beginning within one year of release from active duty.

Veterans not on active duty on October 19, 1984, may be eligible under Category 2 if they served three continuous years on active duty at any time beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve beginning within one year of release from active duty.

Veterans are barred from eligibility under Category 2 if they received a commission after December 31, 1976, as a result of graduation from a service academy or completion of an ROTC scholarship.

However, such a commission does not bar eligibility if the veteran received the commission after becoming eligible for MGIB benefits, or received the commission after September 30, 1996, and received less than \$3,400 during any one year under an ROTC scholarship.

Category 3 – Involuntary Separation/ Special Separation

Veterans may be eligible under Category 3 if they meet one of the following requirements:

(1) elected MGIB before being involuntarily separated; or (2) were voluntarily separated under the Voluntary Separation Incentive or the Special Separation Benefit program, elected MGIB benefits before being separated, and had military pay reduced by \$1,200 before discharge.

Category 4 – Veterans Educational Assistance Program

Eligibility under Category 4 may be extended to veterans who

EDUCATION AND TRAINING

participated in the Veterans Educational Assistance Program (VEAP) if they: (1) served on active duty on October 9, 1996; (2) participated in VEAP and contributed money to a VEAP account; (3) elected MGIB by October 9, 1997, and paid \$1,200. Veterans who participated in VEAP on or before October 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from October 9, 1996, through April 1, 2000, elected MGIB by October 31, 2001, and contributed \$2,700 to MGIB.

Certain National Guard service members may also qualify under Category 4 if they (1) served for the first time on full-time active duty in the National Guard under Title 32, USC, between June 30, 1985, and November 29, 1989, and had no previous active duty service; (2) elected MGIB during the nine-month window ending on July 9, 1997; and (3) paid \$1,200.

Period of Eligibility

Eligibility generally expires ten years after discharge or release from active duty. However, there are exceptions for disability, re-entering active duty, and for upgraded discharges.

Education and Training Available

The following types of training are available under the Montgomery

GI Bill: (1) courses at colleges and universities leading to associate, bachelor, or graduate degrees, and accredited independent study; (2) courses leading to a certificate or diploma from business, technical, or vocational schools; (3) apprenticeship or on-the-job training programs for individuals not on active duty, including self-employment training begun on or after June 16, 2004, necessary for ownership or operation of a franchise; (4) correspondence courses, under certain conditions; (5) flight training, if the veteran holds a private pilot's license upon beginning the training program and meets the medical requirements; (6) state-approved teacher certification programs;

(7) preparatory courses necessary for admission to a college or graduate school; and (8) licensing and certification tests approved for veterans.

Payments

For training in college, technical, or vocational school, eligible veterans qualify to receive the following monthly rates for full-time training, effective October 1, 2003: \$985 a month if they qualify for MGIB benefits based on active duty for three continuous years or more or active duty for two continuous years plus four years in the Selected Reserve, or \$800 a month if they qualify for MGIB benefits based on active duty of less than three years. Benefits are reduced for part-time training. Payments for other types of training follow different rules. For complete rates, visit <http://www.gibill.va.gov>.

VA will pay an additional amount, commonly called a "kicker" or the "college fund" if directed by the Department of Defense. Eligibility is based on occupational specialties and is generally established upon the service member's recruitment into active duty. Service members potentially eligible under Category 1 (or originally eligible under Category 1 but subsequently eligible under Category 3 because of the reason for discharge) can make additional contributions up to \$600 before leaving active duty to receive a higher rate of benefits.

The maximum number of months veterans can receive MGIB benefits is 36 months at the full-time rate or the part-time equivalent. The following groups qualify for the maximum:

(1) eligible veterans who served the required length of active duty; (2) eligible veterans with an obligation of three years or more who were separated early for the convenience of the government and served 30 continuous months; and (3) eligible veterans with an obligation of less than three years who were separated early for the convenience of the government and served 20 continuous months.

Montgomery GI Bill (Selected Reserve)

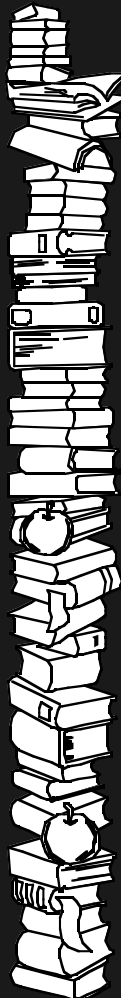
Eligibility

The Montgomery GI Bill (Selected Reserve) provides education benefits to members of the reserve elements of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and to members of the Army National Guard and the Air National Guard. To be eligible for the program, a reservist must: (1) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation; (2) complete Initial Active Duty for Training (IADT); (3) have a high school diploma or equivalency certificate before applying for benefits; and (4) remain in good standing in a Selected Reserve unit.

Education and Training Available

Reservists may enroll in undergraduate, graduate, or technical training at colleges and universities. Those who have a six-year commitment beginning after September 30, 1990, may take courses for a certificate or diploma from business, technical, or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; or remedial, deficiency, or refresher courses needed to complete a program of study.

ADDITIONAL
INFORMATION,
UPDATES, DOCUMENTS,
AND FORMS THAT WILL
AID SCHOOL OFFICIALS,
VETERANS, AND DEPENDENTS
CAN BE FOUND
ON THE INTERNET
([HTTP://WWW.GIBILL.VA.GOV](http://www.gibill.va.gov)) OR BY CALLING
1-888-GI-BILL-1
(1-888-442-4551).



Period of Eligibility

If a reservist separates from the Selected Reserve, benefits generally end the day of separation. If an individual stays in the Selected Reserve, benefits generally end 14 years from the date the reservist became eligible for the program. For reservists who became eligible before October 1, 1992, benefits generally end ten years from the date they became eligible. Under special circumstances, eligibility may be extended.

Work-Study

Eligibility for the Work-Study program under the Selected Reserve Montgomery GI Bill is the same as in the Active Duty Montgomery GI Bill.

Counseling

VA counseling is available to help Chapter 1606 (Selected Reserve) participants assess their educational and vocational strengths and weaknesses. Counseling is also available to help plan educational or employment goals.

Tutorial Assistance

Benefits for tutorial assistance are the same as in the Active Duty Montgomery GI Bill.

Payments

The full-time rate is \$282 a month for 36 months. The Department of Defense may make additional contributions, or “kickers,” on behalf of individuals in critical military fields, as deemed necessary to encourage enlistment.

Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering them services and assistance to help them prepare for, find, and keep suitable employment. Suitable employment is work that is within the veteran's physical, mental, and emotional capabilities and matches their patterns of skills, abilities, and interests. For veterans whose disabilities make employment unlikely, VA helps them attain as much daily living independence as possible.

Eligibility

A veteran must have a VA-established service-connected disability rated 10 percent with a serious employment handicap, or at least 20 percent with an employment handicap and be discharged or released from military service under other than dishonorable conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent.

Period of a Rehabilitation Program

Generally, veterans must complete a vocational rehabilitation program within 12 years from their separation from military service or within 12 years from the date VA notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of

full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

Work-Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate.

They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility, or perform other VA-approved activities.

Program for Unemployable Veterans

Veterans awarded 100 percent disability compensation based upon unemployability may still request an evaluation. If they are found eligible, they may participate in a vocational rehabilitation program and receive help in getting a job. A veteran who secures employment under the special program will continue to receive 100 percent disability compensation until the veteran has worked continuously for at least 12 months.

INFORMATION AND
APPLICATIONS FORMS
ARE AVAILABLE FROM
THE U.S. DEPARTMENT
OF VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36), OR
COUNTY VETERANS
SERVICE OFFICE

ADDITIONAL
INFORMATION ON
VOCATIONAL
REHABILITATION AND
EMPLOYMENT IS
AVAILABLE ON THE
INTERNET AT
[HTTP://WWW.VBA.
VA.GOV.](http://www.vba.va.gov)

EDUCATION AND TRAINING

2004 Vocational Rehabilitation Rates

Paid monthly (\$)

Type of training*	No dependent	One dependent	Two dependents	Each addnl. dependent
A.				
Full-time	\$454.96	\$564.34	\$665.03	\$48.48
3/4-time	341.85	423.87	497.21	37.28
1/2-time	228.74	283.41	333.13	24.87
B.				
Full-time	454.96	564.34	665.03	48.48
C.				
Full-time	397.79	481.05	554.39	36.06
D.				
Full-time	454.96	564.34	665.03	48.48
3/4-time	341.85	423.87	497.21	37.28
1/2-time	228.74	283.41	333.13	24.87
1/4-time	114.35	141.70	166.57	12.41

* Type of training

- A. Institutional or independent living training, or unpaid work experience in a federal, state, or local agency, or an agency of a federally recognized Indian tribe.
- B. Unpaid on-the-job training in a federal, state, or local agency, or an agency of a federally recognized Indian tribe; training in a home; vocational course in a rehabilitation facility or sheltered workshop; independent instructor; or institutional non-farm cooperative.
- C. Farm cooperative, apprenticeship, on-the-job training, or on-the-job non-farm cooperative. The VA payment is based on the wage received.
- D. Extended evaluation.

State Benefits

Michigan Veterans Trust Fund Tuition Grant Program

A program administered by the Veterans Trust Fund provides tuition waivers for the education of the children

FOR INFORMATION, CONTACT THE
MICHIGAN VETERANS TRUST FUND
(AGENCY LISTING #5 ON PAGE 35).

of a veteran who is totally disabled from service-incurred causes, who was killed in the line of duty or has died subsequently from a service-related disability, or who was totally disabled before death from a service-connected illness or injury, who is listed by the federal government as missing in action in a foreign country. Recipients must be attending a post-secondary education institution in Michigan and must maintain a specified grade point average. Requests for applications may be made by calling 517-483-5469.

World War II or Korean War High School Diploma

A new program adopted by the Michigan Legislature in 2001 (and amended in 2003) allows World War II and Korean War veterans, who left high school to serve in the military but who never returned to school after the war, to receive their diploma. Veterans 65 years of age or older (or who had attained age 65 prior to death) are eligible if they entered the United States armed forces between December 16, 1940 and December 31, 1946, or if they entered between June 27, 1950 and January 31, 1955; were enrolled in high school prior to entering; and served under honorable conditions.

Vocational Rehabilitation

Veterans with disabilities should also investigate the State of Michigan Rehabilitation Services program administered by the Michigan Department of Labor and Economic Growth. Funds may be available to supplement USDVA allowances for vocational rehabilitation in cases of special need or for placement tools and equipment. Funds may also be available to veterans whose disabilities are not service-

related. Information is available toll-free at 1-800-605-6722 or 1-888-605-6722 (TTY).

EMPLOYMENT

Federal Benefits

Federal Jobs for Veterans

Certain veterans, principally those who are disabled or who served in a hostile area, are entitled to preference for civil service jobs being filled by open, competitive exams. This preference includes five or ten points added to passing scores in examinations and preference in job retention. Preference also is provided for certain unremarried widows and widowers of deceased veterans and for mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities. Individuals interested in federal employment should contact the personnel offices of the federal agencies in which they wish to be employed. Or contact any Office of Personnel Management (OPM) Service Center. The centers are listed in telephone books under U.S. Government. Federal job openings can be found on the Internet at <http://www.usajobs.opm.gov>.

Veterans enjoy many advantages in applying for federal jobs, but they are not guaranteed a position. Federal agencies are required by law to adhere to Merit System Principles in making appointments. Agencies have broad authority under law to select from a number of different sources of

candidates. An agency can, for example, hire from an open competitive list of eligibles; in which case, veterans' preference applies.

Alternatively, the agency can reinstate a former federal employee, transfer someone from another agency, reassign someone from within the agency, make a selection under merit promotion procedures, or appoint someone noncompetitively who is eligible under a special appointing authority such as a Veterans Readjustment Appointment or the special authority for 30 percent or more disabled veterans. Veterans' preference is not a factor here, and the decision of which authority to use rests solely with the agency.

Finally, veterans who are eligible under the more recent Veterans' Employment

Opportunities Act enjoy the right to apply for jobs under agency merit promotion procedures that are closed to others outside the federal service. However, veterans receive no preference under this authority.

The Veterans Readjustment Appointment (VRA) authority allows federal agencies to appoint eligible veterans to jobs without competition. Such appointments may lead to conversion to career or career-conditional employment upon satisfactory work for two years. Veterans seeking VRA appointment should apply directly to the agency where they wish to work.

OPM administers the Disabled Veterans Affirmative Action Program, which requires that all federal departments and agencies

**VETERANS SEEKING
INFORMATION ON
RE-EMPLOYMENT
RIGHTS IN THE PRIVATE
SECTOR SHOULD
CONTACT THE
MICHIGAN
DEPARTMENT OF
LABOR AND ECONOMIC
GROWTH (AGENCY
LISTING #3 ON
PAGE 35), OR A
VETERANS SERVICE
ORGANIZATION
(LISTINGS ARE ON
PAGES 36 AND 37).**

EMPLOYMENT

establish plans to facilitate the recruitment and advancement of disabled veterans. OPM provides information on veterans' federal service employment rights and privileges on the Internet at <http://www.opm.gov/veterans/>.

Re-Employment Rights

A person who left a civilian job to enter active duty in the Armed Forces may be entitled to return to the job after discharge or release from active duty. Re-employment



rights are provided for those who served in the active duty or reserve components of the Armed Forces. To be re-employed, four requirements must be met: (1) the person must give advance notice of military service to the employer; (2) the cumulative absence from the civilian job shall not exceed five years (with some exceptions); (3) the person must submit a timely application for re-employment; and (4) the person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases, and promotions. The law also prohibits discrimination in hiring, promotion, or other advantages of employment on the basis of military service. Applications for re-employment should be given, verbally or in writing, to a

**CONTACT YOUR LOCAL
EMPLOYMENT SERVICE
AGENCY VETERANS
HOT LINE TO REACH A
VETERANS REPRESENTATIVE
FOR ASSISTANCE
IN JOB-HUNTING
(AGENCY LISTING #3
ON PAGE 35).**

person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the Department of Labor's Veterans' Employment and Training Service (VETS) in the state of the employer concerned. This applies to private sector, as well as state, local, and federal government employees, including the Postal Service.

Employees should contact their agency personnel office if they have questions about their employment restoration rights. If a veteran is not re-employed or is not re-employed properly, the veteran has the right to file a complaint with VETS. Additionally, federal employees may appeal directly to the Merit Systems Protection Board. Nonfederal employees may file complaints in U.S. District Court. Additional information is available on the Internet from the Department of Labor at <http://www.dol.gov/vets/welcome.html>.

State Benefits

Unemployment Compensation

The purpose of unemployment compensation for ex-service members is to provide a weekly income for a limited period of time to help them meet basic needs while searching for employment. Benefits are paid from federal funds. Ex-service members should apply immediately after leaving military service at their nearest state employment office, and present Copy 4 of their military discharge form DD-214 to determine their eligibility.

Rights to Employment Services

A special phone number for veterans has been established for you to voice your concerns related to employment and training. Call 1-800-455-5228 if you need more information or feel you

EMPLOYMENT

are not receiving the employment or training services you are entitled to. Veterans' employment specialists are also available throughout the state in Michigan Works! Service Centers.

Michigan's Opportunities for Veterans Employment (MOVE)

MOVE, part of the Department of Labor and Economic Growth, identifies and recruits veterans separating to Michigan for employment opportunities that match their qualifications and career interests. The program seeks to meet the staffing needs of the business community in Michigan with veterans reentering civilian life after a single term or after retiring from the Armed Forces. The toll-free number for more information is 1-800-455-5228.

State Reemployment Rights

In 2002, the Michigan Legislature enacted a law to strengthen the Michigan law regarding reemployment of employees after military service. The act prioritized the employment positions in which a person would be reemployed following active service. The act specifies that the person is entitled to the seniority and the seniority-based rights and benefits he or she would have otherwise been entitled to, as well as other rights provided to employees on a leave of absence. Under certain circumstances, a person may not be entitled to reemployment under the law. State reemployment rights, when superior or in addition to federal rights, are not superseded or diminished by federal law.



FOR MORE INFORMATION, CONTACT
A VETERANS SERVICE ORGANIZATION
(LISTINGS ARE ON PAGES 36
AND 37) OR YOUR COUNTY
VETERANS SERVICE OFFICE.

CONTACT THE MICHIGAN
DEPARTMENT OF CIVIL SERVICE
(AGENCY LISTING #1 ON PAGE 35)
OR A VETERANS SERVICE
ORGANIZATION (LISTINGS ARE ON
PAGES 36 AND 37) FOR
INFORMATION ON YOUR COUNTY
VETERANS SERVICE OFFICE.

MONETARY ASSISTANCE

Federal Benefits

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. Former prisoners of war rated 10 percent or more disabled may also be eligible. The benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay, and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) also affects the amount of VA compensation paid.

2004 Disability Compensation

Disability	Monthly Rate (\$)
10 percent	\$ 106
20 percent	205
30 percent	316
40 percent	454
50 percent	646
60 percent	817
70 percent	1,029
80 percent	1,195
90 percent	1,344
100 percent	2,239

FOR INFORMATION OR APPLICATIONS FOR BENEFITS, CONTACT THE U.S. DEPARTMENT OF VETERANS AFFAIRS (AGENCY LISTING #7 ON PAGE 36) OR A VETERANS SERVICE ORGANIZATION (LISTINGS ARE ON PAGES 36 AND 37), OR COUNTY VETERANS SERVICE OFFICE.

Receiving Benefit Payments

VA offers three methods for receiving benefit payments. Most veterans and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings, and loan or credit union accounts. In some areas, benefit recipients who do not have an account at a financial institution may open a federally insured Electronic Transfer Account, which costs about \$3 a month, provides a monthly statement, and allows cash withdrawals. Recipients may also choose to receive benefits by check. To choose a payment method, veterans and beneficiaries should call VA's toll-free helpline

at 1-877-838-2778, Monday through Friday, 7:30 a.m. - 4:00 p.m., Central Standard Time.

Other Compensation

Disability compensation may be available in the form of grants or loans to build or modify homes adapted for a disabled veteran. One-time payments to assist in the purchase of a vehicle adapted for a disabled veteran are also available. Assistance may also be available for clothing allowances, for dependents, and for the permanently housebound or those in need of regular aid and attendance.

Veterans with disability ratings between 30 percent and 100 percent are eligible for allowances for a spouse and for each minor child. The amount depends on the disability rating.

MONETARY ASSISTANCE

Pension

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. The discharge from active duty must have been under conditions other than dishonorable. The permanent and total disability must be for reasons other than the veteran's own willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income. Veterans of a period of war who are aged 65 or older and meet service and income requirements are also eligible to receive a pension, regardless of current physical condition.

State Benefits

Michigan Veterans Trust Fund Emergency Grant Program

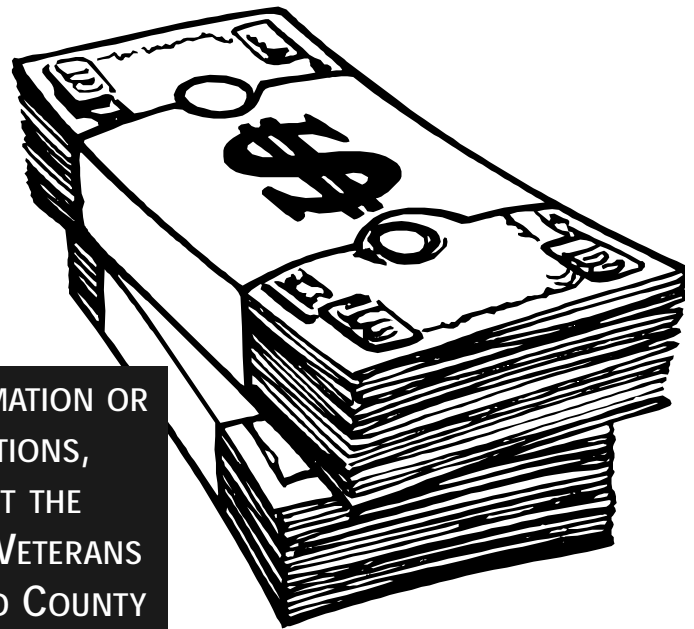
Financial aid is available to Michigan veterans with at least 180 days of active duty in a wartime period, who were discharged under honorable conditions, or have been separated as the result of a physical or mental disability incurred in the line of duty (or aggravated by active duty), to meet sudden, temporary unforeseen needs. Examples of such needs include delay in unemployment benefits or other income, unexpected hospitalization not covered by insurance, finding or keeping shelter, and costs involved in attending family funerals.

Soldiers Relief Commission

In some counties, emergency relief grants are available to Michigan veterans who do not meet Michigan Veterans Trust Fund criteria. Funds are limited, so the commission makes an effort to refer eligible veterans to other sources of financial assistance. Contact your county department of veterans affairs.

Reduced Rate Hunting and Fishing Licenses

A resident who has been determined by the U.S. Department of Veterans Affairs to be permanently and totally disabled, for a disability other than blindness, and entitled to full benefits, is eligible to purchase a senior license. A letter from the Veterans Administration stating you are totally and permanently disabled and eligible for veterans benefits at the 100 percent rate is required.



FOR INFORMATION OR
APPLICATIONS,
CONTACT THE
MICHIGAN VETERANS
TRUST FUND COUNTY
COMMITTEE OR THE
COUNTY SOLDIERS
RELIEF COMMISSION
(AGENCY LISTINGS #5
AND #6 ON PAGE 35).

HEALTH CARE BENEFITS

Federal Benefits

Health Care Enrollment

To receive health care, veterans generally must be enrolled with VA.

They may apply for enrollment at any time. Veterans living or traveling overseas must register with the Foreign Medical Program regardless of the degree of disability. See the Overseas Benefits section (page 18) for more information. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a disability that the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, during the 12-month period following discharge; or (3) want care for a service-connected disability only. To permit better planning of health resources, however, these three categories of veterans also are urged to enroll.

Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following Priority Groups:

1. Veterans with service-connected disabilities who are rated 50 percent or more disabled.
2. Veterans with service-connected disabilities who are rated 30 or 40 percent disabled.

3. Veterans who are former POWs or were awarded a Purple Heart, veterans with disabilities rated 10 and 20 percent, and veterans awarded special eligibility for disabilities incurred in treatment.

**CONTACT THE
U.S. DEPARTMENT OF
VETERANS AFFAIRS FOR
APPLICATION AND
AUTHORIZATION
(AGENCY LISTING #7
ON PAGE 36) OR A
VETERANS SERVICE
ORGANIZATION
(LISTINGS ARE ON
PAGES 36 AND 37).**

**APPLICATIONS ARE
PROVIDED BY THE
U.S. DEPARTMENT OF
VETERANS AFFAIRS
MEDICAL FACILITIES
(LISTINGS ARE ON
PAGE 38).**

4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled, although some catastrophically disabled veterans could be responsible for copayments.
5. Veterans who are determined to be unable to defray the expenses of needed care.
6. All other eligible veterans who are not required to make copayments for their treatment. This includes veterans of the Mexican border period or of World War I; veterans seeking care solely for a disorder associated with exposure to a toxic substance or radiation, for a disorder associated with service in the Southwest Asia theater of operations during the Gulf War, or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998,

for any illness associated with participation in tests conducted by the Defense Department as part of Project 112/Project SHAD; and veterans with zero percent service-connected disabilities who are

HEALTH CARE BENEFITS

nevertheless compensated, including veterans receiving compensation for inactive tuberculosis.

7. Nonservice-connected veterans and noncompensable zero percent service-connected veterans with income above VA's national means test threshold and below VA's geographic means test threshold for the fiscal year ending on September 30 of the previous calendar year, or with income below both the VA national threshold and the VA geographically based threshold, but whose net worth exceeds VA's ceiling (currently \$80,000) who agree to pay copayments.
8. All other nonservice-connected veterans and zero percent noncompensable service-connected veterans who agree to pay copayments. (Note: Effective January 17, 2003, VA no longer enrolls new veterans in Priority Group 8).

These groups are enrollment priorities only. The services and treatment available to enrolled veterans generally are not based on enrollment Priority Groups. Enrollment will be reviewed each year and veterans will be notified in writing of any change in their enrollment status. Call your nearest health care facility or the Health Benefits Service Center, 1-877-222-8387, to obtain the latest information. Additional information on enrollment, including enrollment forms and online applications, also can be found on the World Wide Web (<http://www.va.gov/elig>).

Special Access to Care

Service Disabled Veterans: Veterans with service-connected disabilities rated 50 percent or more based on one or more disabilities or unemployability and veterans receiving care for a service-connected disability receive priority

APPLICATIONS OR
INFORMATION MAY BE
OBTAINED FROM THE
U.S. DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING
#7 ON PAGE 36).

in the scheduling of appointments for outpatient medical services and admissions for inpatient hospital care.

Operation Iraqi Freedom/ Enduring Freedom Veterans:

VA provides two years of free health care for veterans who served in certain combat locations during active military service, beginning on the date of separation from active duty. This benefit covers all illnesses and injuries except those clearly unrelated to active military service. For information, call 1-877-222-8387.

Financial Assessment

Veterans who want to enroll in Priority Group 5 based on their inability to defray the cost of their care must provide VA with information on their annual income and net worth to determine whether they are below the annual adjusted "means test" financial threshold. A veteran's household income, or income plus net worth, is considered when making this financial assessment.

The financial assessment includes Social Security, U.S. Civil Service retirement, U.S. Railroad retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits, and any other gross income for the calendar year prior to application for care.

Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash.

VA is also required to compare veterans' financial assessment information with a geographically based income threshold. If the veteran's income is below the threshold where the veteran lives, he or she is eligible for an

HEALTH CARE BENEFITS

80 percent reduction in the inpatient copayment rates. VA may compare income information provided by the veteran with information obtained from the Social Security Administration and Internal Revenue Service.

Services Requiring Copayments

Nonservice-connected veterans and noncompensable zero percent service-connected veterans whose income is above the national “means test” threshold must agree to pay appropriate copayments for care. If the veteran does not agree to make copayments, the veteran will be ineligible for VA care. Veterans whose income is determined to be above the “means test” threshold and below VA’s geographically based income threshold are responsible for paying 20 percent of the Medicare deductible for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days of hospital care, the patient is charged 10 percent of the Medicare deductible. In addition to these charges, the patient is charged \$2 a day for hospital care. Nonservice-connected veterans and noncompensable zero percent service-connected veterans with incomes above the geographic income threshold will be charged the full Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one half of the Medicare deductible and \$10 per day.

With certain exceptions, a veteran must agree to pay copayments for extended care services. A veteran’s application for extended care services (VAF 10-10EC) requires financial information which is used to determine the monthly copayment amount which is based on each individual veteran’s financial situation. For outpatient medical care, a three-tiered copayment

system is effective for all outpatient services. The copayment is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require a copayment.

Outpatient Visits Not Requiring Copayments

Outpatient visits for which no copayment will be assessed include: publicly announced VA public health initiatives (e.g., health fairs) or an outpatient visit solely consisting of preventive screening and/or immunizations, such as influenza immunization, pneumococcal immunization, hypertension screening, hepatitis C screening, tobacco screening, alcohol screening, hyperlipidemia screening, breast cancer screening, cervical cancer screening, screening for colorectal cancer by fecal occult blood testing, and education about the risks and benefits of prostate cancer screening. Laboratory, flat film radiology services, and electrocardiograms are also exempt from copayments.

Billing Insurance Companies

VA is authorized to submit claims to health insurance carriers for recovery of VA’s reasonable charges in providing medical care to nonservice-connected veterans and to service-connected veterans for nonservice-connected conditions. Money collected in this way is used to maintain and improve VA’s health care system for veterans. VA cannot bill Medicare for medical services provided to veterans. VA can bill Medicare supplemental health insurance for medical care and services that are covered by the supplemental insurance but not covered by Medicare.

All veterans applying for VA medical care will be asked to provide information on their

**ALL OF THESE
BENEFITS ARE SUBJECT
TO CERTAIN
CONDITIONS;
APPLICATIONS AND
INFORMATION ARE
AVAILABLE AT THE
U.S. DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36).**

HEALTH CARE BENEFITS

health insurance coverage, including coverage provided under policies of their spouses. Although veterans are not responsible for paying any remaining balance of VA's insurance claim that is not paid or covered by their health insurance, veterans whose income is above the "means test" threshold are responsible for the VA copayments required by federal law.

Overseas Benefits

VA will pay for medical services for the treatment of service-connected disabilities and related conditions or for medical services needed as part of a vocational rehabilitation program for veterans living or traveling outside the U.S. Before using the program, veterans living in Canada should register with the VA Center in White River Junction, VT 05009-0001, USA, phone 802-296-6379. Those living in the Philippines should register with the U.S. VA office in Pasay City, phone 011-632-833-4566. All other veterans living outside the U.S. should register with the Denver Foreign Medical Program office, P.O. Box 65021, Denver, CO 80206-9021, USA, phone 303-331-7590. Outside the United States, VA pays for nursing-home care only in the Philippines.

Nursing Home Care

VA provides nursing home services through three national programs: VA-owned and operated nursing homes, state veterans homes owned and operated by the state, and contract community nursing homes. Each program has its own admission and eligibility criteria.

VA-owned and operated homes typically admit residents requiring short-term skilled care, or who have a 70 percent or more service-

connected disability, or who require nursing home care because of a service-connected disability. The

state veterans home program is a cooperative venture between VA and the states whereby VA provides funds to help build the home and pays a portion of the costs for veterans eligible for VA health care. The states, however, set eligibility criteria for admission. The contract nursing home program is designed to meet the long-term nursing home care needs of veterans who may not be eligible and/or qualify for placement in a VA or state veterans home or if there is no VA or state home available.

To be placed in a nursing home, veterans generally must be medically stable, have a condition that requires inpatient nursing home care, and be assessed by an appropriate medical provider who indicates the need for institutional nursing home care. Veterans also must meet the eligibility requirements for the home to which they are applying. For VA nursing homes, they may have to pay a copayment depending on their financial status. VA social workers can help interpret eligibility and copayment requirements.

In addition to nursing home care, VA offers other extended care services either directly or by contract with community agencies, including

adult day care, respite care, geriatric evaluation and management, hospice and palliative care, and home-based primary care. These services may require copayment.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in nursing homes. VA may provide domiciliary care to veterans whose annual income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no adequate means of support. The copayments for

APPLICATIONS OR
INFORMATION ON
DOMICILIARY CARE MAY
BE OBTAINED FROM THE
U.S. DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36) OR
DEPARTMENT OF
VETERANS AFFAIRS
MEDICAL FACILITIES
(FACILITY LISTINGS ARE
ON PAGE 38).

HEALTH CARE BENEFITS

extended care services apply to domiciliary care. Call your nearest benefits office or health care facility to obtain the latest information.

Outpatient Pharmacy Services

Outpatient pharmacy services are provided free to: (1) veterans with a service-connected disability of 50 percent or more; (2) veterans receiving medication for treatment of service-connected conditions; (3) veterans whose annual income does not exceed the maximum VA annual rate of the VA pension; (4) veterans receiving medication for conditions related to exposure to ionizing radiation; (5) veterans receiving medication for conditions related to combat service in a war after the Gulf War or against a hostile force in a period of hostilities beginning after November 11, 1998; (6) veterans receiving medication for conditions related to participation in Defense Department tests conducted as part of Project 112/Project SHAD; (7) veterans receiving medication for conditions related to sexual trauma experienced while serving on active duty; (8) certain veterans receiving medication for treatment of cancer of the head or neck; and (9) veterans receiving medication as part of a VA-approved research project. Other veterans will be charged a copayment of \$7 for each 30 day or less supply of medication. To eliminate a financial hardship for veterans who require an unusually large amount of medications, there is a maximum copayment amount that veterans enrolled in Priority Groups 2 through 6 pay in any single year. Veterans do not pay copayments for medications dispensed during the remainder of a calendar year in which this annual cap amount has been paid. For calendar year 2004, the cap is \$840.

The medication copayment applies to prescription and over-the-counter medications, such as aspirin, cough syrup, or vitamins, dispensed by a VA pharmacy. Medication



copayments are not charged for medications injected during the course of treatment or for medical supplies, such as syringes or alcohol wipes. In the event over-the-counter drugs are ordered, the veteran can choose to purchase them at a local pharmacy or at the VA Canteen Retail Store rather than pay \$7 for items such as aspirin, cough syrup, or vitamins.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventive procedures. Some veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold. The following veterans may receive care: (1) veterans having service-connected and compensable dental disabilities or conditions; (2) former prisoners of war; (3) veterans with service-connected, noncompensable dental conditions as a result of combat wounds or service injuries; (4) veterans with nonservice-connected dental conditions determined by VA to be aggravating a service-connected medical problem; (5) veterans having service-connected conditions rated as permanently and totally disabling or rated 100 percent by reason of individual unemployability; (6) veterans participating in certain vocational rehabilitation programs; (7) certain homeless veterans; (8) veterans with nonservice-connected dental conditions for which treatment was begun while the veteran was an inpatient in a VA facility when it is necessary to complete such treatment on an outpatient basis; and (9) veterans requiring treatment for dental conditions clinically determined to be complicating a medical condition currently under treatment.

Veterans may receive one-time dental treatment for service-connected and noncompensable dental disabilities or conditions if the following conditions are met: the dental condition can be

HEALTH CARE BENEFITS

shown to have existed at time of discharge; the veteran served on active military duty for at least 180 days (or 90 days during Gulf War Era); the veteran applied to VA for dental care within 90 days of discharge or release from active duty; and the certificate of discharge does not include certification that all appropriate dental treatment had been rendered prior to discharge.

Gulf War and Depleted Uranium, Agent Orange, and Ionizing Radiation Registry Programs

VA has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the Gulf War (August 2, 1990 to a date not yet established); claim exposure to dioxin or other toxic substances in herbicides used during the Vietnam War (between 1962 and 1975); served in Korea in 1968 or 1969; or, as a result of testing, transporting, or spraying herbicides for military purposes, claim exposure to atomic radiation, or were treated with nasopharyngeal (NP) radium during military service. This includes veterans who served in certain official military duties in Paducah, KY; Portsmouth, OH; Area K-25 at Oak Ridge, TN; or in certain underground nuclear weapons tests in Alaska.

Veterans eligible for participation in any VA registry may receive free, comprehensive registry medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. Eligible veterans do not have to be enrolled in VA health care to participate in registry examinations. Veterans wishing to participate should contact the nearest VA health care facility or visit the Internet (<http://www.va.gov/enviroagents/>).

Alcohol- and Drug-Dependence Treatment

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply.

Home Improvements and Structural Alterations

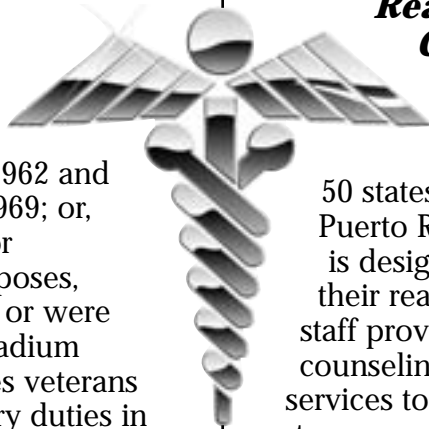
The Home Improvements and Structural Alterations program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected veterans and up to \$1,200 for nonservice-connected veterans may be provided. For application information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic.

Readjustment Counseling Service

Readjustment counseling is provided at 206 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands, and is designed to help combat veterans in their readjustment to civilian life. Vet Center staff provide group, individual, and family counseling plus a wide range of other services to include medical referral, homeless veteran services, employment services, VA benefit referral, and the brokering of non-VA services.

Eligible veterans include those who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq, and the global War on Terror. Veterans who served in the active military during the Vietnam Era, but not in the Republic of Vietnam, are also eligible, provided they requested services at a Vet Center before January 1, 2004. Vet Centers also provide bereavement counseling to the families of military personnel killed in action and sexual trauma counseling to veterans who suffered sexual trauma while on active duty.

Readjustment difficulties can include post-traumatic stress disorder (PTSD) or any other



HEALTH CARE BENEFITS

problems that affect functioning within the family, work, school, or other areas of everyday life. For additional information, contact the nearest Vet Center, listed in the federal government section of telephone directories, or visit the Internet at <http://www.va.gov/rcs>.

Miscellaneous Benefits

In addition, veterans may wish to contact VA representatives for further information on the following benefits:

- Certain veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care.
- Veterans eligible for VA medical care may apply for substance abuse treatment.
- VA's Mental Health Psychosocial Rehabilitation Programs provide therapeutic work opportunities through the Compensated Work Therapy Program (CWT) for eligible veterans to help them live and work in their communities.
- The Compensated Work Therapy/Transitional Residence Program provides work-based, residential treatment in a stable living environment for veterans involved in CWT.
- VA will furnish needed prosthetic appliances, equipment, and devices, such as artificial limbs, orthopedic braces and shoes, wheelchairs, crutches, and canes to veterans receiving VA care for any condition. Hearing aids and eyeglasses may also be provided under certain conditions.
- Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center.

**ALL OF THESE BENEFITS
ARE SUBJECT TO
CERTAIN CONDITIONS;
APPLICATIONS AND
INFORMATION ARE
AVAILABLE AT THE U.S.
DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36 OR A
COUNTY VETERANS
COUNSELOR.**

**APPLICATIONS ARE
AVAILABLE FROM THE
SOCIAL SERVICES
OFFICE OF EACH HOME,
FROM THE COUNTY
VETERANS
COUNSELORS, AND
FROM POST SERVICE
OFFICERS OF VETERANS
ORGANIZATIONS.**

- Certain dependents and survivors of a veteran may be eligible for CHAMPVA, the Civilian Health and Medical Program, which provides reimbursement for most medical expenses.

State Benefits

Michigan Veterans Homes

A unit of the Michigan Department of Military and Veterans Affairs, the Grand Rapids Home for Veterans is located in Grand Rapids. This home provides physician care; skilled nursing care services; social work care; nutritional care; physical, occupational, speech, and rehabilitation therapy programs; and programs for Alzheimer's and special needs care for qualified disabled veterans.

A second veterans home, the D.J. Jacobetti Home for Veterans, is located in Marquette. This Upper Peninsula home provides physician coverage for a variety of services as well as additional services on a fee-for-service basis. The home has a domiciliary unit; skilled nursing care; basic nursing care; and a special needs unit for qualified disabled veterans.

For further information, veterans may wish to contact directly the Grand Rapids Home for Veterans at 1-800-642-4838 or the D. J. Jacobetti Home for Veterans at 1-800-433-6760. They may also contact the Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs at the following website:

www.michigan.gov/dmva/

HOME AND INSURANCE

Federal Benefits

Home Loan Guaranties

Veterans Affairs loan guaranties are made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to:

1. Buy a home.
2. Buy a residential condominium.
3. Build a home.
4. Repair, alter, or improve a home.
5. Refinance an existing home loan.
6. Buy a manufactured home with or without a lot.

FOR INFORMATION ON
ELIGIBILITY FOR LOANS,
CONTACT THE U.S.
DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36).



7. Buy and improve a manufactured home lot.
8. Install a solar heating or cooling system or other weatherization improvements.
9. Purchase and improve a home simultaneously with energy-efficient improvements.
10. Refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements.
11. Refinance a manufactured home loan to acquire a lot.

Eligibility

Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a VA Certificate of Eligibility, complete VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits, and mail it to one of the two VA Eligibility Centers (Winston-Salem and Los Angeles). In general, those veterans living in the western part of the country mail their applications to the Los Angeles Eligibility Center, while those living in the eastern part of the country mail applications to Winston-Salem. You can find more information on eligibility and addresses for the Centers by contacting your

HOME AND INSURANCE

local VA office or by visiting VA's loan guaranty eligibility page (<http://www.homeloans.va.gov/elig.htm>) on the World Wide Web. Veterans may also have their lenders obtain a certificate of eligibility for them through VA's automated certificate of eligibility (ACE) system.

Guaranty Amount

The guaranty amount is the amount of the VA guaranty available to an eligible veteran and may be considered the equivalent of a down payment by lenders. The basic VA guaranty amount is \$36,000, but up to \$60,000 in entitlement may be available to veterans purchasing or constructing homes, to be financed with a loan of more than \$144,000, and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000.

VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property, which is based on an appraiser's estimate. A buyer, seller, real estate agent, or lender can request a VA appraisal by completing VA Form 26-1805, Request for Determination of Reasonable Value. The requester pays for the appraisal, often called a "VA appraisal," according to a fee schedule approved by VA. This VA appraisal estimates the value of the property, but is not an inspection and does not guarantee that the house is free of defects. VA guarantees the loan, not the condition of the property. Refinancing and second purchases are also possible.

Life Insurance

There are currently eight VA life insurance programs. Only four of these programs are currently open to new issues. Two of those open to new issues, the Service-Disabled Veterans Insurance and Veterans' Mortgage Life Insurance

programs, are specifically designed for disabled veterans. The other two "open" programs, Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI), are administered by the Office of Servicemembers' Group Life Insurance (290 W. Mt. Pleasant Ave., Livingston, NJ 07039-2747, phone 1-800-419-1473) under the supervision of VA.

Assistance With Insurance

For additional information about government life insurance, call the VA Insurance Center in Philadelphia toll-free, 1-800-669-8477.

Specialists are available between the hours of 8:30 a.m. and 6:00 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries, and reporting the death of the insured. After hours, a caller may leave a recorded message to be answered on the next workday, or may use the Interactive

Voice Response system. If the policy number is unknown, send whatever information is available, such as the veteran's VA file number, date of birth, Social Security number, military serial number, or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

**CONTACT THE U.S.
DEPARTMENT OF
VETERANS AFFAIRS FOR
FURTHER INFORMATION
(AGENCY LISTING #7
ON PAGE 36).**

State Benefits

Homestead Property Tax Credit

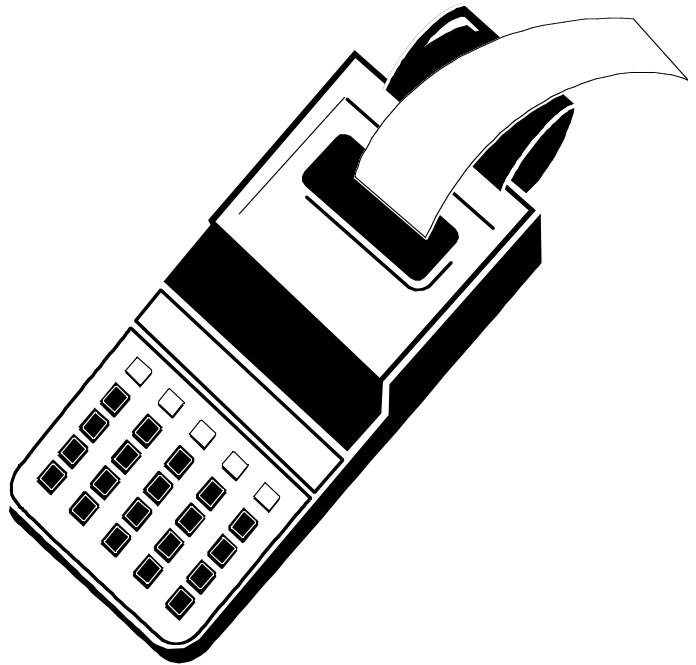
While the State of Michigan provides no direct mortgage program, the state does offer homeowners and renters up to \$1,200 in relief from local property taxes. Relief is granted as an income tax credit or refund and not as a direct reduction in property taxes. General homeowners receive relief from 60 percent of the amount that their property taxes exceed 3.5 percent of their household income. Renters can substitute 20 percent of their yearly rent for property taxes paid when figuring this credit. Eligible residents can file state tax form MI-1040CR with their state tax return, available at www.michigan.gov/treasury.

Special groups of taxpayers (veterans with a service-connected disability and their spouses, senior citizens, blind, deaf, totally and permanently disabled persons, paraplegics, hemiplegics and quadriplegics) receive special treatment under the tax credit formula. State tax form MI-1040CR-2 may be filed with the state tax return. Michigan pensioned veterans, service persons on active duty, or the surviving spouses of nondisabled or nonpensioned veterans with low incomes may use an alternative method to calculate their homestead property tax credit if their household incomes are not in excess of \$7,500. Those eligible should calculate their credit under all categories for which they are eligible and claim the one providing the larger credit. All taxpayers with incomes over \$73,650 will have these credits reduced by 10 percent for each increment of \$1,000 by which their household income exceeds \$73,650.

Regardless of which formula you use to compute the property tax credit, the maximum amount of the credit remains at \$1,200.



CONTACT THE MICHIGAN DEPARTMENT OF
TREASURY FOR FURTHER INFORMATION
(AGENCY LISTING #2
ON PAGE 35).



SURVIVOR BENEFITS

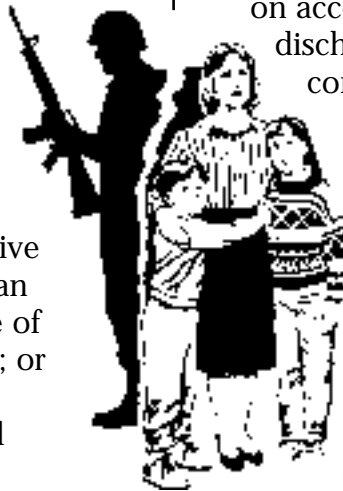
Federal Benefits

Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC) payments may be available for surviving spouses who have not remarried, unmarried children under 18, helpless children, those between 18 and 23 if attending a VA-approved school, and low-income parents of deceased service members or veterans. To be eligible, the deceased must have died from: (1) a disease or injury incurred or aggravated while on active duty or active duty for training; (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability compensable by VA. Death cannot be the result of willful misconduct. If a spouse remarries, eligibility for benefits may be restored if the marriage is terminated later by death, annulment, or divorce.

DIC payments also may be authorized for survivors of veterans who were totally service-connected disabled when they died, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if: (1) the veteran was continuously rated totally disabled for a period of ten or more years immediately preceding death; (2) the veteran

was so rated for a period of at least five years from the date of military discharge; or (3) the veteran was a former prisoner of war who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. The discharge must have been under conditions other than dishonorable.



DIC Payments to Surviving Spouse

Surviving spouses of veterans who died after January 1, 1993, receive \$967 a month. For a spouse entitled to DIC based on the veteran's death prior to January 1, 1993, the amount paid is \$967 or an amount based on the veteran's pay grade.

DIC Payments to Parents and Children

The monthly payment for parents of deceased veterans depends upon their income. There are additional DIC payments for dependent children. A child may be eligible if there is no surviving spouse, and the child is unmarried and under age 18, or if the child is between the ages of 18 and 23 and attending school.

**FURTHER INFORMATION
AND/OR APPLICATION
FORMS ARE AVAILABLE
FROM THE U.S.
DEPARTMENT OF
VETERANS AFFAIRS
(AGENCY LISTING #7
ON PAGE 36) OR
VETERANS SERVICE
ORGANIZATIONS
(LISTINGS ARE ON
PAGES 36 AND 37).**

SURVIVOR BENEFITS

Headstones and Markers

Flat bronze, granite, or marble markers and upright granite and marble headstones are available. In the case of national cemeteries, the style chosen must be consistent with existing monuments at the place of burial. Niche markers also are available to mark columbaria used for interment of cremated remains. Government-furnished headstones and markers must be inscribed with the name of the deceased, branch of service, and the year of birth and death, in this order. Headstones and markers also may be inscribed with other items, including an authorized emblem of belief and, space permitting, additional text including military grade, rate, or rank, war service (such as "World War II"), complete dates of birth and death, military awards, military organizations, and civilian or veteran affiliations. When burial or memorialization is in a national, state, or military veterans cemetery, the headstone or marker must be ordered through cemetery officials. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed.

When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to VA. The government will ship the headstone or marker free of charge, but will not pay for its placement. Headstones and markers previously provided by the government may be replaced at government expense if badly deteriorated, illegible, stolen, or vandalized. Eligible service members and veterans buried in private cemeteries, whose deaths occurred on or after Sept. 11, 2001, may receive a government-furnished headstone or marker regardless of whether the grave is already marked with a non-government marker.

To apply, mail a completed

VA Form 40-1330, Application for
Standard Government Headstone or
Marker for Installation in a Private or

State Veterans Cemetery, along with a copy of the veteran's military service discharge document to Memorial Programs Service (402E), Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20420-0001. Or fax documents to 1-800-455-7143. Do not send original discharge documents because they will not be returned. For information and application instructions, visit <http://www.cem.va.gov>.

VA also provides memorial headstones and markers, bearing the inscription "In Memory of" as their first line, to memorialize eligible veterans whose remains were not recovered or identified, were buried at sea, donated to science, or cremated and scattered. Eligible dependents may be memorialized only in national or state veterans cemeteries. To be memorialized, dependents do not need to outlive the veteran from whom their eligibility is based. Memorial headstones or markers must be placed in national, state veterans, local, or private cemeteries. VA supplies and ships memorial headstones and markers free of charge for placement in state, local, and private cemeteries, but does not pay for their plots or placement.

Presidential Memorial Certificates

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, other relatives, and friends may request Presidential Memorial Certificates in person at any VA regional office or by mail: Presidential Memorial Certificates (402E), 810 Vermont Avenue, NW, Washington, DC 20420-0001. There is no preprinted form to complete or time limit for requesting these certificates, but requests should include a copy, not the original, of the deceased veteran's discharge document and clearly indicate to what address the certificate should be sent. Additional information and a sample certificate can be found on the Internet (<http://www.cem.va.gov/pmc.htm>).

SURVIVOR BENEFITS

Military Funeral Honors

Upon request, DoD will provide military funeral honors for the burial of military members and eligible veterans. Basic military funeral honors consist of the folding and presentation of the United States flag and the playing of Taps by a bugler, if available, or by electronic recording. A funeral honors detail to perform this ceremony consists of two or more uniformed members of the armed forces, with at least one member from the service in which the deceased veteran served.

The Department of Defense maintains a toll-free telephone line (1-877-MIL-HONR) for use by funeral directors only to request honors. Family members should inform their funeral directors if they desire military funeral honors for a veteran. VA national cemetery staff can help arrange for honors during burials at VA national cemeteries. Veterans service organizations or volunteer groups may help provide honors. For more information, visit the military funeral honors Web page (<http://www.militaryfuneralhonors.osd.mil>).



Burial Flags

VA will furnish a United States burial flag for memorialization of:

1. Veterans who served during wartime, or served after January 31, 1955; or
2. Veterans who were entitled to retirement pay for service in the reserves, or who would have been entitled to such pay but not for being under 60 years of age; or
3. Members or former members of the Selected Reserve who served at least one enlistment or, in the case of an officer, the period of initial obligation, or were discharged for disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

Reimbursement of Burial Expenses

VA will pay a burial allowance of up to \$2,000 if the veteran's death is service-connected. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA. There is no time limit for filing reimbursement claims in service-connected death cases.

VA will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility also may be established when death occurs in a VA facility, a nursing home under VA contract, or a state veterans nursing home. Additional costs of transportation of the remains may be paid. In nonservice-connected death cases, claims must be filed within two years after permanent burial or cremation.

VA will pay a \$300 plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retirement pay; or the veteran died in a VA facility. The \$300 plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

For information on monetary benefits, call 1-800-827-1000. Additional information about burial and memorial benefits may be obtained at any VA national cemetery, regional office, or on the

SURVIVOR BENEFITS

Internet (<http://www.cem.va.gov>). To check on the status of an application for a headstone or marker, call 1-800-697-6947.

National Cemeteries in Michigan

Service members who die while on active duty and veterans discharged under conditions other than dishonorable may be eligible for burial in a VA national cemetery. VA provides veterans and dependents a variety of gravesite options for burial, though choices are limited to those available at a specific cemetery. These may include a full casket burial, or columbarium or in-ground niche for cremated remains. A limited number of national cemeteries also provide a scatter garden for dispersing cremated remains.

The federal Department of Veterans Affairs currently has one national cemetery in Michigan:

The Fort Custer National Cemetery
15501 Dickham Road
Augusta, MI 49012
Phone: 269-731-4164
Fax: 269-731-2428

<http://www.cem.va.gov/nchp/ftcuster.htm>

In addition to this national cemetery, a new cemetery to serve the Greater Detroit Metropolitan Area in Oakland County is scheduled to begin initial burials in 2005 even as the major construction of the new national cemetery is in progress.

The Great Lakes National Cemetery temporary address is:

Great Lakes National Cemetery
Grand Mall and Office Center
12765 S. Saginaw Street, Suite 400
Grand Blanc, MI 48439
Phone: 810-695-2007
Toll-Free: 1-866-348-8603
Fax: 810-695-2023
<http://www.cem.va.gov/nchp/greatlakes.htm>



Death Pension

Pensions based on need are available for surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide maintenance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of aid and attendance by another person, or permanently housebound.

State Benefits

Veterans' Burial Expenses

Under state law, eligible veterans (or the wife or widow of a qualified veteran), who meet residency and asset limits, may qualify for \$300 for burial expenses paid by the County Board of Commissioners or the Board of County Auditors. The Soldiers Relief Commission of each county has the responsibility for investigating each claim.

MICHIGAN'S CONGRESSIONAL DELEGATION 109TH CONGRESS

United States Senate

The Honorable Carl Levin (D)

269 Russell Senate Office Building
Washington, DC 20510
202/224-6221 • 517/377-1508 (Lansing)

The Honorable Debbie Stabenow (D)

702 Hart Senate Office Building
Washington, DC 20510
202/224-4822 • 517/203-1760
(East Lansing)

United States House of Representatives

The Honorable Dave Camp (R)

137 Cannon House Office Building
Washington, DC 20515
202/225-3561 • 800/342-2455 (Toll-Free)

The Honorable John Conyers, Jr. (D)

2426 Rayburn House Office Building
Washington, DC 20515
202/225-5126 • 313/961-5670 (Detroit)

The Honorable John D. Dingell (D)

2328 Rayburn House Office Building
Washington, DC 20515
202/225-4071 • 313/278-2936
(Dearborn)

The Honorable Vernon J. Ehlers (R)

1714 Longworth House Office Building
Washington, DC 20515
202/225-3831 • 616/451-8383
(Grand Rapids)

The Honorable Peter Hoekstra (R)

2234 Rayburn House Office Building
Washington, DC 20515
202/225-4401 • 616/395-0030
(Holland)

The Honorable Dale E. Kildee (D)

2107 Rayburn House Office Building
Washington, DC 20515
202/225-3611 • 800/662-2685 (Toll-Free)

The Honorable

Carolyn Cheeks Kilpatrick (D)

1610 Longworth House Office Building
Washington, DC 20515
202/225-2261 • 313/965-9004 (Detroit)

The Honorable Joe Knollenberg (R)

2349 Rayburn House Office Building
Washington, DC 20515
202/225-5802 • 248/851-1366
(Farmington Hills)

The Honorable Sander M. Levin (D)

2300 Rayburn House Office Building
Washington, DC 20515
202/225-4961 • 888/810-3880 (Toll-Free)

The Honorable

Thaddeus G. McCotter (R)

1632 Longworth House Office Building
Washington, DC 20515
202/225-8171 • 734/632-0314 (Livonia)

108TH CONGRESSIONAL DELEGATION

The Honorable Candice S. Miller (R)

228 Cannon House Office Building
Washington, DC 20515
202/225-2106 • 586/997-5010
(Shelby Township)

The Honorable Mike Rogers (R)

133 Cannon House Office Building
Washington, DC 20515
202/225-4872 • 877/333-MIKE (Toll-Free)

The Honorable**John J. H. "Joe" Schwarz (R)**

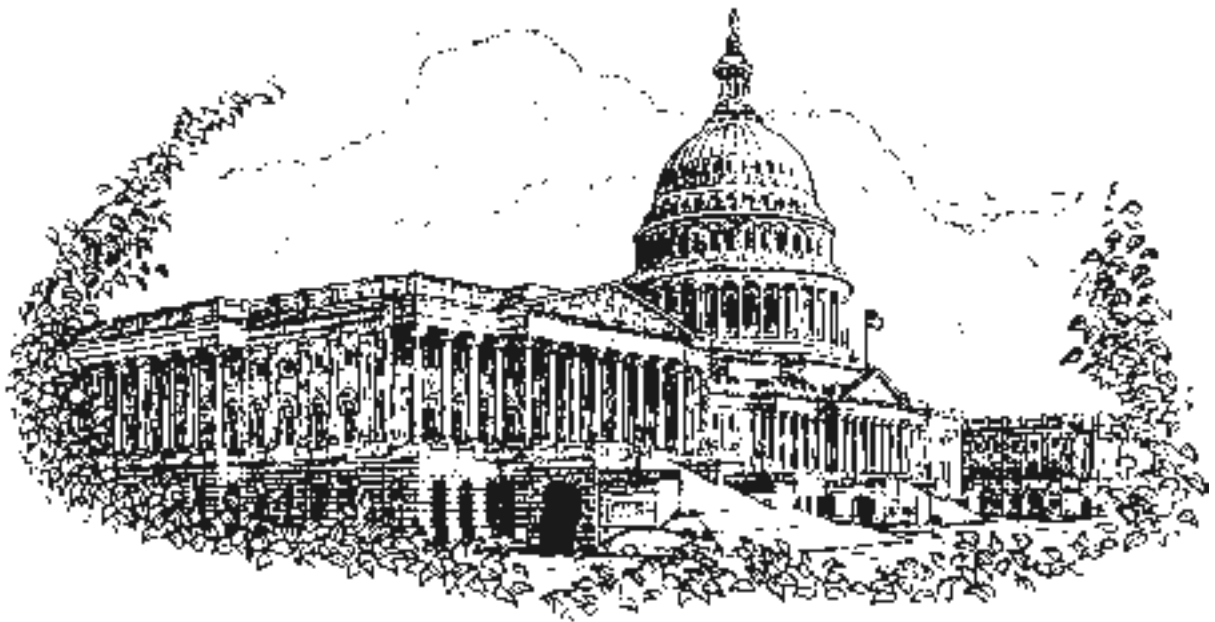
128 Cannon House Office Building
Washington, DC 20515
202/225-6276 • 517/323-6600
(Delta Township)

The Honorable Bart Stupak (D)

2352 Rayburn House Office Building
Washington, DC 20515
202/225-4735 • 800/950-7371 (Toll-free)

The Honorable Fred S. Upton (R)

2183 Rayburn House Office Building
Washington, DC 20515
202/225-3761 • 269/982-1986
(St. Joseph)



MICHIGAN STATE SENATE 2003-2006

Name (Party-District) ...Office Phone

Allen, Jason (R-37)373-2413
 Barcia, Jim (D-31).....373-1777
 Basham, Raymond E. (D-8)373-7800
 Bernero, Virg (D-23)373-1734
 Birkholz, Patricia (R-24)373-3447
 Bishop, Michael D. (R-12).....373-2417
 Brater, Liz (D-18)373-2406
 Brown, Cameron (R-16)373-5932
 Cassis, Nancy C. (R-15)373-1758
 Cherry, Deborah (D-26)373-1636
 Clark-Coleman, Irma (D-3)373-0990
 Clarke, Hansen (D-1)373-7346
 Cropsey, Alan L. (R-33)373-3760
 Emerson, Bob (D-27)373-0142
 Garcia, Valde (R-22)373-2420
 George, Tom (R-20)373-0793
 Gilbert, Jud (R-25)373-7708
 Goschka, Mike (R-32)373-1760
 Hammerstrom, Beverly S. (R-17).....373-3543

Name (Party-District) ...Office Phone

Hardiman, Bill (R-29)373-1801
 Jacobs, Gilda Z. (D-14)373-7888
 Jelinek, Ron (R-21)373-6960
 Johnson, Shirley (R-13)373-2523
 Kuipers, Wayne (R-30)373-6920
 Leland, Burton (D-5)373-0994
 McManus, Michelle A. (R-35)373-1725
 Olshove, Dennis (D-9)373-8360
 Patterson, Bruce (R-7)373-7350
 Prusi, Michael (D-38)373-7840
 Sanborn, Alan (R-11)373-7670
 Schauer, Mark (D-19)373-2426
 Scott, Martha G. (D-2)373-7748
 Sikkema, Ken (R-28)373-0797
 Stamas, Tony (R-36)373-7946
 Switalski, Michael (D-10)373-7315
 Thomas, Buzz (D-4)373-7918
 Toy, Laura M. (R-6)373-1707
 Van Woerkom, Gerald (R-34)....373-1635

The area code is 517 for all the above numbers.

Letters to any of the Senators may be addressed:

The Honorable (full name)
 State Senator
 State Capitol
 P.O. Box 30036
 Lansing, MI 48909-7536

Michigan House of Representatives 2005-2006

Name (Party-District) ...Office Phone

Accavitti, Frank, Jr. (D-42)373-0854
 Acciavatti, Daniel Joseph (R-32)373-8931
 Adamini, Stephen F. (D-109)373-0498
 Amos, Fran (R-43)373-0615
 Anderson, Glenn S. (D-18)373-2576
 Angerer, Kathy (D-55).....373-1792
 Ball, Richard (R-85)373-0841
 Baxter, Rick (R-64)373-1795
 Bennett, Doug (D-92)373-2646
 Bieda, Steve (D-25)373-1772
 Booher, Darwin (R-102).....373-1747
 Brandenburg, Jack (R-24)373-0113
 Brown, Rich (D-110)373-0850
 Byrnes, Pam (D-52).....373-0828
 Byrum, Dianne (D-67)373-0587
 Casperson, Tom (R-108)373-0156
 Caswell, Bruce (R-58)373-1794
 Caul, Bill (R-99)373-1789
 Cheeks, Marsha (D-6)373-0844
 Clack, Brenda J. (D-34)373-8808
 Clemente, Ed (D-14)373-0140
 Condino, Paul (D-35)373-1788
 Cushingberry, George, Jr. (D-8) 373-2276
 DeRoche, Craig M. (R-38) ..373-0827

Name (Party-District) ...Office Phone

Dillon, Andy (D-17)373-0857
 Donigan, Marie (D-26)373-3818
 Drolet, Leon (R-33)373-0820
 Elsenheimer, Kevin (R-105)373-0829
 Emmons, Judy (R-70)373-0834
 Espinoza, John (D-83).....373-0835
 Farhat, David (R-91)373-3436
 Farrah, Barbara A. (D-13)373-0845
 Gaffney, Edward J. (R-1).....373-0154
 Garfield, John (R-45)373-1773
 Gillard, Matthew (D-106)373-0833
 Gleason, John J. (D-48).....373-7557
 Gonzales, Lee (D-49)373-7515
 Gosselin, Robert (R-41)373-1783
 Green, Kevin (R-77)373-2277
 Hansen, Goeff (R-100)373-7317
 Hildenbrand, Dave (R-86).....373-0846
 Hood, Morris W., III (D-11)373-3815
 Hoogendyk, Jacob W., Jr. (R-61) ..373-1774
 Hopgood, Hoon-Yung (D-22)373-0852
 Huizenga, Bill (R-90).....373-0830
 Hummel, Scott A. (R-93)373-1778
 Hune, Joe (R-47)373-8835
 Hunter, Tupac A. (D-9)373-1705

MICHIGAN HOUSE OF REPRESENTATIVES

Name (Party-District) ...Office Phone

Jones, Rick (R-71)373-0853
 Kahn, Roger (R-94)373-0837
 Kehrl, Herb (D-56)373-2617
 Kolb, Chris (D-53)373-2577
 Kooiman, Jerry O. (R-75)373-2668
 LaJoy, Philip J. (R-21)373-2575
 Law, David (R-39)373-1799
 Law, Kathleen (D-23)373-0855
 Leland, Gabe C. (D-10)373-6990
 Lemmons, LaMar, III (D-3)373-1776
 Lemmons, LaMar, Jr. (D-2)373-0106
 Lipsey, Alexander (D-60)373-1785
 Marleau, James (R-46)373-1798
 Mayes, Jeff (D-96)373-0158
 McConico, Bill (D-5)373-0144
 McDowell, Gary (D-107).....373-2629
 Meisner, Andy (D-27)373-0478
 Meyer, Tom (R-84).....373-0476
 Miller, Fred (D-31).....373-0159
 Moolenaar, John (R-98)373-1791
 Moore, Tim (R-97)373-8962
 Mortimer, Leslie (R-65).....373-1775
 Murphy, Michael C. (D-68)373-0826
 Newell, Gary A. (R-87)373-0842
 Nitz, Neal (R-78)373-1796
 Nofs, Mike (R-62)373-0555
 Palmer, Brian (R-36)373-0843
 Palsrok, David (R-101)373-0825
 Pastor, John R. (R-19)373-3920
 Pavlov, Phillip (R-81)373-1790
 Pearce, Tom (R-73)373-0218

Name (Party-District) ...Office Phone

Phillips, Clarence E. (D-29).....373-0475
 Plakas, Jim A. (D-16)373-0849
 Polidori, Gino (D-15)373-0847
 Proos, John M., IV (R-79)373-1403
 Robertson, David B. (R-51).....373-1780
 Rocca, Tory (R-30).....373-7768
 Sak, Michael G. (D-76).....373-0822
 Schuitmaker, Tonya (R-80).....373-0839
 Shaffer, Rick (R-59)373-0832
 Sheen, Fulton (R-88)373-0836
 Sheltroun, Joel (D-103)373-3817
 Smith, Alma Wheeler (D-54).....373-1771
 Smith, Virgil (D-7)373-0589
 Spade, Dudley (D-57)373-1706
 Stahl, John (R-82)373-1800
 Stakoe, John P. (R-44)373-2616
 Steil, Glenn D., Jr. (R-72)373-0840
 Stewart, John C. (R-20).....373-3816
 Taub, Shelley Goodman (R-40)373-8670
 Tobocman, Steve (D-12)373-0823
 Vagnozzi, Aldo (D-37).....373-1793
 Van Regenmorter, William (R-74) ..373-8900
 Vander Veen, Barbara (R-89)373-0838
 Walker, Howard C. (R-104)373-1766
 Ward, Chris (R-66)373-1784
 Waters, Mary D. (D-4)373-1008
 Wenke, Lorence (R-63)373-1787
 Whitmer, Gretchen (D-69)373-1786
 Williams, Carl M. (D-95)373-0152
 Wojno, Lisa (D-28)373-2275
 Zelenko, Paula K. (D-50)373-3906

The area code is 517 for all the above numbers.

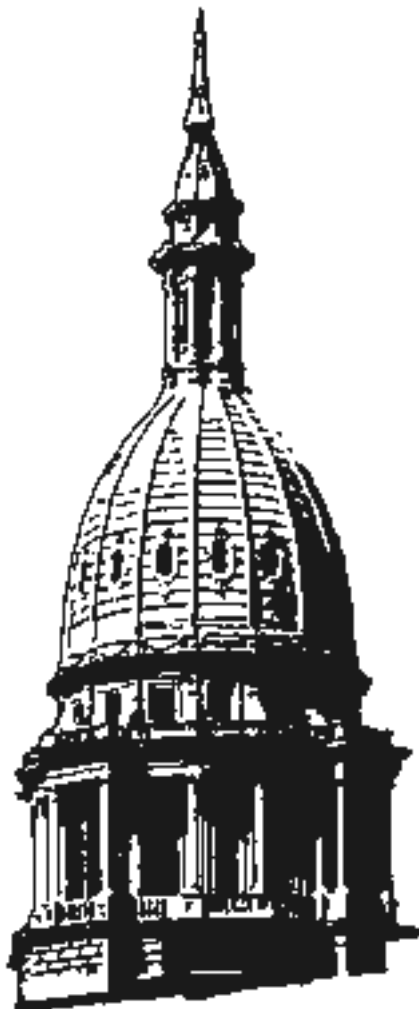
MICHIGAN HOUSE OF REPRESENTATIVES

Letters to any of the Representatives may be addressed:

The Honorable (full name)
State Representative
State Capitol
P.O. Box 30014
Lansing, MI 48909-7514

House Committee on Veterans Affairs and Homeland Security:

John Garfield, Chair
Tim Moore, Vice-Chair
John Espinoza, Minority Vice-Chair
Leslie Mortimer
Phillip Pavlov
Gino Polidori
Tory Rocca
Joel Sheltroun
Dudley Spade



AGENCY LISTINGS

**1 MICHIGAN DEPARTMENT
OF CIVIL SERVICE**
Capitol Common Center Building
400 South Pine
P.O. Box 30002
Lansing, MI 48909
Phone: 517/373-3030
Call Toll-free: 1-800-788-1766
TDD: 517/335-0191

**2 MICHIGAN DEPARTMENT
OF TREASURY**
Treasury Building
430 West Allegan
Lansing, MI 48922
Phone: 517/373-3200
TTY: 517/636-4999

**3 MICHIGAN DEPARTMENT
OF LABOR AND ECONOMIC
GROWTH**
Employment Service Agency
Project MOVE (Michigan
Opportunities for Veterans
Employment)
Michigan Veterans Hot Line
Call Toll-free: 1-800-455-5228

**4 MICHIGAN DEPARTMENT
OF LABOR AND ECONOMIC
GROWTH**
Michigan Rehabilitation Services
Call Toll-free: 1-800-605-6722
TTY Toll-free: 1-888-605-6722

**5 MICHIGAN VETERANS
TRUST FUND**
7109 West Saginaw
Lansing, MI 48913
Phone: 517/373-3130

**6 SOLDIERS RELIEF
COMMISSION**
Consult your county
government.

AGENCY LISTINGS

7

**U.S. DEPARTMENT OF
VETERANS AFFAIRS
(USDVA)**

McNamara Building,
12th Floor
477 Michigan Avenue
Detroit, MI 48226
Call Toll-free: 1-800-827-1000

8

**MICHIGAN DEPARTMENT
OF MILITARY AND
VETERANS AFFAIRS**

Veterans Affairs Directorate
7109 West Saginaw
Lansing, MI 48913
Phone: 517/335-6523

VETERANS SERVICE ORGANIZATIONS

1

AMERICAN LEGION

1210 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6640

2

AMVETS

1227 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6920

3

**CATHOLIC WAR
VETERANS**

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/226-4182

4

**DISABLED AMERICAN
VETERANS**

1200 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6595

5

JEWISH WAR VETERANS

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/226-4327

6

MARINE CORPS LEAGUE

1232 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6830
Toll-free: 1-800-851-6627

VETERANS SERVICE ORGANIZATIONS

7

**MILITARY ORDER OF
THE PURPLE HEART**

1226 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6888

**Non-Commissioned
Officers Association**

Detroit VAMC
4646 John R Street
Detroit, MI 48201-1916
Phone: 313/576-3382

8

**PARALYZED VETERANS
OF AMERICA**

1233 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/961-9583
Toll-free: 1-800-795-3608

9

**POLISH LEGION OF
AMERICAN VETERANS**

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/226-7779

10

**VETERANS OF
FOREIGN WARS**

1215 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6510

11

**VIETNAM VETERANS
OF AMERICA**

1231 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/961-9568
Toll-free: 1-800-VVA-MICH

*NOTE: Local veterans organizations
may have a service officer who can
help fill out forms or advise on benefits.*

U.S. Department of Veterans Affairs Medical Facilities

Various U.S. Department of Veterans Affairs medical facilities operate in Michigan. They are listed below by the city in which they are located.

Ann Arbor

2215 Fuller Road 48105
734/769-7100

Battle Creek

5500 Armstrong Road 49015
269/966-5600

Benton Harbor

115 Main Street 49022
269/934-9123

Detroit

4646 John R Street 48201
313/576-1000

East Lansing

A109 MSU Clinical Center
Service Drive
Michigan State University 48824
517/432-4311

Flint

G-3267 Beecher Road 48532
810/720-2913

Gaylord

806 South Otsego 49735
989/732-6555

Grand Rapids

3019 Coit Avenue, N.E. 49505
616/365-9575

Hancock

890 Campus Drive 49930
906/482-7762

Iron Mountain

325 East H Street 49801
906/774-3300 800/215-8262

Ironwood

930 Cloverland Drive 49938
906/932-0032

Marquette

425 Fisher Street 49855
906/226-4618

Menominee

1101 11th Avenue, Suite 2 49858
906/863-1286

Muskegon

165 E. Apple Avenue
Suite 201 49442
231/725-4105

Oscoda

5671 Skeel Avenue
Suite 4 48750
989/747-0026

Pontiac

950 University Drive 48342
248/409-0585

Saginaw

1500 Weiss Street 48602
989/497-2500

Sault Ste. Marie

16523 S. Water Tower #1 49783
906/495-3030

Traverse City

3271 Racquet Club Drive 49684
231/932-9720

Yale

7470 Brockway Road 48097
810/387-3211

The State of Michigan operates two veterans homes at the following locations:

Grand Rapids Home for Veterans

3000 Monroe Avenue, N.W.
Grand Rapids, MI 49505
800/642-4838 (MICH VET)

D. J. Jacobetti Michigan Home for Veterans

425 Fisher
Marquette, MI 49855
800/433-6760

MICHIGAN DEPARTMENT OF MILITARY AND VETERANS AFFAIRS

The Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs maintains a web site to inform interested citizens of the available resources, benefits, and programs made available by the State of Michigan. The web uniform resource locator (URL), or address, is:

www.michigan.gov/veterans

Specific questions can be addressed to:

hessh@michigan.gov

Other State Departments

To access the web pages of other Michigan departments and agencies, go to:

www.michigan.gov

WHERE TO FIND MORE VETERANS INFORMATION

U.S. Department of Veterans Affairs

Toll-Free

Veterans Affairs has toll-free numbers for the convenience of veterans and dependents.

By Phone:

VA Benefits.....1-800-827-1000
Health Benefits1-877-222-8387
Education Benefits.....1-888-442-4551
Life Insurance1-800-669-8477
Debt Management1-800-827-0648
Mammography Hotline ...1-888-492-7844
Telecommunication Device
for the Deaf (TDD)1-800-829-4833
CHAMPVA.....1-800-733-8387

Headstones and
Markers1-800-697-6947
Gulf War and
Agent Orange1-800-749-8387
Health Eligibility Center
1644 Tullie Circle
Atlanta, GA 30329-2303404-235-1257
or 1-800-949-8387

VETERANS INFORMATION

By Computer:

The VA Federal Benefits booklet and other VA information is available on VA's World Wide Web Home Page at:

<http://www.va.gov/>

VA also has a toll-free bulletin board, called VA ONLINE, which can be reached, via computer, at 1-800-US1-VETS (871-8387).

World Wide Web Links

VA home page.....<http://www.va.gov>
VA consumer affairs<http://www.va.gov/customer/conaff.asp>

VA Benefits and Health Care Information:

VA compensation and pension benefits<http://www.vba.va.gov/bln/21/>
VA benefits on-line application.....<http://vabenefits.vba.va.gov/vonapp>
Health benefits and services.....<http://www.va.gov/vbs/health/>
Burial and memorial benefits.....<http://www.cem.va.gov/>
Education benefits.....<http://www.gibill.va.gov/>
VA home loan guaranties<http://www.homeloans.va.gov/>
Board of Veterans' Appeals.....<http://www.va.gov/vbs/bva>
Benefits outside of the U.S.<http://www.vba.va.gov/bln/21/foreign/>
TRICARE.....<http://www.tricare.osd.mil/>
CHAMPVA.....<http://www.va.gov/hac/>

Forms:

VA forms.....<http://www.va.gov/forms/>
Additional government forms<http://www.vba.va.gov/pubs/otherforms.htm>

Employment Assistance:

Information for veterans.....<http://www.opm.gov/veterans/index.htm>
Veterans' preference<http://www.opm.gov/veterans/html/vetguide.htm>
Federal government job openings.....<http://www.usajobs.opm.gov/>
Dept. of Labor.....<http://www.dol.gov/vets/welcome.htm>

Business Assistance:

Small Business Administration.....<http://www.sba.gov/VETS/>
Small and Disadvantaged Businesses.....<http://www.va.gov/OSDBU/>

Other Useful Sites:

Arlington National Cemetery<http://www.arlingtoncemetery.org/>
Department of Defense.....<http://www.defenselink.mil/>
Military funeral honors<http://www.militaryfuneralhonors.osd.mil/>
Military records.....http://www.archives.gov/research_room/vetrecre/
La versión en español de este folleto.....<http://www.va.gov/opa/feature/>

*The information in this publication is available,
upon request, in an alternative, accessible format.*
